

FEMA coming to your door and Flood Insurance By Keith Haley

I am an award winning weather spotter for National Weather Service and lived in my home in the same location for 47 years.

Now am having problems with FEMA.

It started in November 2010, I received a letter from my mortgage company Wells Fargo. In the letter it stated that I have to have flood insurance. I found that FEMA in a round about way have redrew the flood plain maps. I was in it, needless to say I was livid and still rightly so..

I contacted my mortgage company and they said the maps were correct and I was definitely in it. I disagree with the findings, I have been living here at my home for 47 years and never had any problems at all with the river (Battle Creek River) which is across the street. The original flood map was in 1986 and had no disagreements with that at all. My home was built in 1935. When I first received my first mortgage I was told that I was not in a flood plain at all.

FEMA redrew the maps and I am very upset ... I have to pay an additional \$800 or another \$70 to \$80 a month to my mortgage payments. It may not sound like a lot of money but it is for us cause I am very ill and my wife and I are on Social Security and a small State Pension. I found this out when I contact my insurance agent for flood insurance.. The \$800 quote had to be sent in within 45 days from the notice which I received in Mid December 2010. If I didn't the mortgage company would get insurance for me at a very high cost. The \$800 quote was with a \$5000 deductible !!! . Add insult to injury there was a \$40 Federal Policy FEE this is nothing but a TAX !!!

On Jan 11, 2011 there was notice in our local paper from the Department of Environmental Quality. The man named Lyell L Thomas was explaining how the maps were derived etc ... It was based on a 100 year old projected flood in my area... I told him his maps were highly inaccurate and full of mistakes. I told him I have been living in my home and I know the area. According to their maps if we have a 100 year flood my town would be probably be washed or totally destroyed. This was based on a small probability in my area. I am a severe Weather Observer ...

I ought to know my area .. I tell National Weather about floods, rainfall etc and how high the river is ... I have been here at my home since 1963 !!! Needless to say the discussion was becoming heated. I found if the Bellevue Township Board did not accept the "MANDATE" it would be hard for the Township and the residents for the Village and the Township.

I decided after hurting, cause of the cost finding out the cost of Flood Insurance. I decided to do some major cutting at our home. Such as telephone service, do some more cutting on the light/heat bill, reduce the trash bill etc... plus health care cause of FEMA. I am already ill and I was ready to fight... I decided to come up with a cost "Social Economic Impact Cost Analysis" on our community plus the effects. Needless to say it was all negative. I also decided to be a Paul Revere of the 21st Century by using Youtube. I have only a small amount of money but have the technology to reach out. So I have created three video called : FEMA coming to your door and Flood Insurance explain to all that its coming to you very soon. Many people have less than I do and they may lose their homes cause of FEMA/Costs of Flood Insurance.

The second was additional information dealing with the Insurance and a few bits of advice and get active. The third dealt with the Appeals Process called: FEMA coming to your door & Flood Insurance ... The Appeals Process. Which is a joke. Plus how to contact me.

I have talked with a local paper and they wrote about me and many people that FEMA has or will have affected with their actions, another a TV station WILX, Senator Debbie Stabenow. Jan 14th I went to my Congressman Tim Walberg at his Town hall meeting, and I was the first to ask him and notified him about FEMA. We were told about the horror stories what FEMA has done. My Congressman Tim Walberg is on the committee overseeing Homeland Security that FEMA is part of.

Another was Congressperson Candice Miller.. found that she is also on the same committee. I saw her on Youtube , she made a speech about FEMA that the people are being unfairly charged for the premiums... I know the feeling since FEMA set the rates ... and they pretty much order that we have to pay or else !!!

I have talked with many, many , people told about my situation and they had no idea in which FEMA can do and do to a community. I am not asking for any money but FEMA has to be stopped .. I am asking for help. I was told by Senator Stabenow's office that FEMA would call her office.. Well I am still waiting. I even wrote to my new Governor Rick Snyder .. I haven't heard to much from his office at all., except they were aware of it. I even have wrote to the President, learned that I have to have flood insurance from one of his people from FEMA... I have learn how to blog and drive traffic to my videos, learn how to edit videos, plus nearly working around the clock for the last 3 weeks in January... I know it is affecting my health since I have had a major heart attack several years ago but I know I am only one person and got to get the word out, at that time.

I am not the type of letting things slide since this subject affects all citizens across the USA either directly or Indirectly. FEMA must be stopped, if not, how much will our government take more money from us ?

I realize I have a very small income and the only way I can operate is to pass the word on and thru the internet. In my opinion FEMA is abusing their power and dealing with Flood insurance is nearly an imposed tax with no option to protest it.

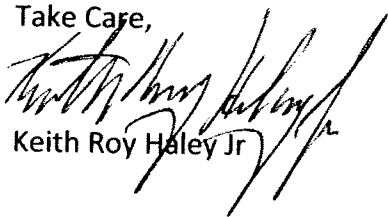
To contact me,

My email: keithroy_haleyjr@hotmail.com

tel (269) 763-3479

Website: www.wix.com/keithroy_haleyjr/fema-and-flood-insurance

Take Care,

A handwritten signature in black ink, appearing to read 'Keith Roy Haley Jr.', written over the printed name.

Keith Roy Haley Jr

Social Economic Impact Paper.

There is a critical issue that is happening now. The Federal Emergency Management Agency (FEMA) told my mortgage company Wells Fargo we have to have Flood Insurance. Before all of this happen we were not even considered in a flood plane. Now because of all of this I have to pay out an additional \$800. I am on Social Security and my state pension

- Many people in the Bellevue Area have no idea of what is going to hit them. Many will lose their homes or worse (i.e. toss the keys and leave). I realize it is not a state problem, but it includes many. The problem with FEMA is across the United States. I have called Senator Stabenow's office and she is waiting for a response from FEMA.
- FEMA have redrawn flood planes at 100 year projected floods. How do they expect that in my area that it will happen we have a tough enough time to even forecast the weather 2 to 6 days ahead of time... let alone 100 years ?
- With the funds collected by FEMA what assurances that the money is going to be used for helping those with flood claims ?
- By people leaving their homes and "Abandoning " them. It will leave the banks holding the bag. If the homes are not properly sealed, the homes will develop black mold. No one will want to live in these homes since they are considered a health/safety issue, plus many homes have been stripped of their copper wire and plumbing
- Vandalism... means more drug houses etc. all the undesired effects of a already bad situation. In return homes will have to be torn down. Homes sitting empty may become teenage hang outs or drug dens, plus all the copper etc to sale on the metals market.
- When you multiply this across the nation of less buying power, the economy especially the housing market will take a hit. The economy is very weak at least. This will kill it along with high gas prices., possibly causing a depression in he housing market.
- Another this will drive the value of homes down, making homes harder to sale since they are considered in a flood plain.
- If business/industry want to locate this issue will cause a disincentive of ever having that business locate in a locality cause it's a flood zone.
- In return homes devalued, people leaving, business leaving, this means lack of property/income (taxes) to have local, state and national level to operate properly. Who wants to buy a home if it is in a flood plain.
- What about people being forced or lose their homes there will be a strain on social services for help, that's an additional charge.
- With Flood insurance the economy suffers and the buying power of the communities drops. If you ever studied Macro and Micro Economics a \$1 goes around and in return give you 7 more before leaving the area.
- With monies paid to FEMA this will hurt our local economy, business will suffer and in general drive down the economy ... The economy is fragile in my opinion. With everything rising, people just can't afford things anymore especially if they are on a fixed income.
- With FEMA issuing the insurance and setting rates this is a monopoly, Plus being force as a mandate, I thought you living here in the USA as a citizen can either carry something or not. Plus, once started what is FEMA going to do next year raise the rates, so many more people lose their homes ? We already pay taxes to the Federal government ... this is a tax/fee once there you can never get rid of it.
- The only way to opt out is to get a Elevation Certification in which you have to pay out big money to determine if you are high enough ... still no guarantee you will be spared by FEMA. If it is a mandate ... why not have FEMA take care of it ... tax or charge the fees to those who really get flooded such as New Orleans, or people living in the Mississippi River area
- This is another form of tyranny ... this situation with FEMA is going across the nation as a power grab... even if they deny this... many will lose their homes where will the people live... If it isn't affected you yet it will.

I am not asking for any financial help etc. ... but I want people to call their reps in Congress and our Senators ... enough is enough ... this is a tax folks... in disguise or not ... we already pay taxes to FEMA ... to take care of things... Once a tax or fee is installed you will never ever get rid of it... When is enough, enough ... what is stopping FEMA.